My Name is Mickail Farrin (mdfarrin@gmail.com) 720 320 7582
I am a retired RN BSN MS in Health Care Administration
I also own/managed Woodspur Ski Lodge in Winter Park, CO 1975 - 1985 (a small Business)
(We couldn't buy health insurance- drove to Denver to have my 3rd child, and back to WP the next morning after he was circumcised. Currently the options aren't much better.)

I support and urge the implementation of SCR13-002 "Colorado Health Care Cooperative." a Constitutional amendment that will implement a Colorado Citizen owned and managed Health Care Co-operative for all Colorado citizens.

1st it is a design that focus on keeping people well, instead of only paying for sickness diagnosis and treatment. Currently most Health Care money goes to insurance companies who keep 30% of every dollar and reluctantly pay health care workers for taking care of sick people people on a coded fee for service only. There is no code for wellness. Repeat..... there is no code for wellness. In Colorado the exception to this rule is the Rocky Mountain Health in Western Colorado and Kaiser Permanente found mostly in Denver amd surrounding areas. These last 2 systems work with a "capitated" amount from each patient, as will the Health Care Co-op. The Colorado Health Care Co-op will have the all the residence of Colorado as members.

I support the Health Care Co-op because is a market competitive model that each doctor & team attract more money by having more patients because they have happier satisfied patients that tell their friends about their good care. Also since all medical records will be electronic, the published data of the Health Care outcomes care will favor physician groups that have superior practice patterns and thus teach others by example.

The financial support of the Health Care Co-op will be a 9% total, 6% employer, 3% employee, Plus the ongoing Federal Programs like Medicare, Medicaid, CHIP etc. The professional forecasted total savings the first year of implementation is 1.2 Billion . Being a business woman, this makes sense to me.

As a 74 year old woman who takes no prescription medications and skis the black /difficult slopes in Summit county in the winter and travels and plays in the Colorado outdoors in the summer as, I believe there is something to be said about the value of remaining healthy into old age... For one thing, Kaiser Permanente makes money off me even tho I only contribute Medicare to their coffers and an occasional co-pay for skin checks for skin cancer and other minor issues. Colorado Healthcare system will be an even better system as it will cover all Coloradans, be run by Colorado citizens in a system outside state government, and will save billions of dollars in the process.